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The Hon: Karen A. Overstreet
Hng Date and time: Dec. 10, 2014, 9 am
Response Date: Dec. 3, 2014

UNITED STATES BANKRUPTCY COURT FOR THE
WESTERN DISTRICT OF WASHINGTON AT SEATTLE

This Declaration is made under penalty of perjury. I am the Debtor in this case and make this statement of my own personal knowledge.

In 2007 I purchased a 2006 Sea Ray boat financed by BECU. I made the payments for years but I lost my job in early 2011. My new job was at a much lower salary. I withdrew money from my 401K to keep making the payments but by the end of 2011 I was unable to continue to make the payments.

I spoke with BECU on many occasions to try to restructure the loan to reflect my new circumstances but was unable to get the loan restructured. In December, 2011, I met with several representatives of BECU at its offices in Kent. I reviewed my circumstances with them but we were unable to come to any agreement to modify the loan.

One of their people, I do not remember which, presented me with a “Transfer of Ownership” form and asked me to sign it. I understood this to be a full transfer of my rights in the boat in satisfaction of the debt and I signed the document with that understanding. Attached is a true and correct copy of that document. I left the meeting believing that my debt had been settled and that I had no further obligations to BECU.

I cleaned it up and delivered the boat to BECU's agent. After that time, I never received any notice of BECU's intention to dispose of the boat and it was not until I received a Notice of Sale in

RESPONSE TO OBJECTIONS AND MOTION TO DISMISS

**Snodgrass & Warren, Inc. PS
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1 August, 2012, that I was even aware that BECU was claiming a deficiency.

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3 The undersigned certifies under penalty of perjury that the foregoing is true and correct. Dated
4 December 3, 2014 at Monroe, Washington.

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6 /s/ Justin S. Guthrie

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